

Title Insurance Investigations  
Open Investigations Summary Report

I Case #	Date Opened	Date Closed	Elapsed Time	Reason Closed																					Alleged Violation	
					31A-2-202; repts. & replies, failure to respond	31A-2-405 Violation of Dual Licensing	31A-14-211; foreign title insurers	31A-19a-209 Req of rate/premium filings	31A-23a-103; req. of license	31A-23a-111; license termination, Req of Prod. LIC	31A-23a-115 Appt of Individual or Agency	31A-23a-302; Req of agency desig.	31A-23a-402; unfair marketing	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-412;Failure to Maintain address/email; records	31A-23a-413 Failure to File annual report	31A-23a-415; Failure to pay Assessment	31A-23a-503; controlled bus. act	R590-99; fraudulent ins. practices	R592-6; unfair marketing	AUDIT	Referred to Criminal			
68342	11/21/17		15	Reassigned						X				X							X					No office, non filed products
68724	9/7/17		90	Reassigned					X																	Alleged unlicensed activity/RESPA Violation
69689	8/30/17		33																		X					Unfair inducement, providing software
69721	9/7/17		90																	X				X		Pending Court Case/Character
69822	9/25/17		72		X																					Alleged Dual License Violation
69848	10/2/17		65																				X			Scheduled Audit
69861	10/3/17		64																	X						Alleged advertising with a client
69904	10/11/17		56					X																		Alleged Unlicensed Activity
69905	10/11/17		56					X																		Alleged Unlicensed Activity
69906	10/11/17		56					X																		Alleged Unlicensed Activity
69907	10/11/17		56					X																		Alleged Unlicensed Activity
69908	10/11/17		56					X																		Alleged Unlicensed Activity
69909	10/11/17		56					X																		Alleged Unlicensed Activity
69956	10/19/17		48						X																	Alleged failure to update producer associations
70101	11/17/17		19					X																		Alleged Unlicensed Activity
70102	11/17/17		19					X																		Alleged Unlicensed Activity

Title Insurance Investigations  
Closed Investigation Summary Report

Reason Closed	31A-2-202; repts. & replies	31A-4-102; qualified insurers	31A-14-211; foreign title insurers	31A-15-102; unauth. title	31A-20-110; unauth. insurers rules	31A-23a-103; req. of license	31A-23a-107; character termination	31A-23a-111; license	31A-23a-112; lic. probation	31A-23a-204; special req.	31A-23a-302; agency desig. marketing	31A-23a-402; unfair	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-411.1; prem. proc.	31A-23a-412; records	31A-23a-413 annual report	31A-23a-503; controlled bus. act	R590-99; fraudulent ins.	R592-6; unfair title practices	R590-190; unfair marketing sltmt.	R590-206; unfair claims	R590-216; information privacy	R592-3; privacy standards	R592-4; escrow charges filing	Referred to Criminal	Alleged Violation
PriLOA									X																		Alleged forgery of a document/alteration of an original document after signature and notary.
No Violation																X											Sponsoring, co-sponsoring Ads in a publication
No Business						X																					Alleged unlicensed activity
No Business						X																					Alleged unlicensed activity
No Business						X																					Alleged unlicensed activity
Fees Paid									X																		Alleged Title Agcy failed to transfer funds to HOA
no issue																											Property line dispute between owner and neighbor
PriLOA						X																					Alleged unlicensed activity
PriLOA						X																					Alleged unlicensed activity
PriLOA						X																					Alleged unlicensed activity
																											Found to be a qualifier for 3 agency, limit is 2
No issue		X																									Licensee knowingly paid compensation to a licensed real estate broker on two different employment occasions
not intended for redistribution																											Provided items of values with Ins Co name on it for a real estate auction.
E-Case 3845			X		X											X											Conducting business with unlicensed agencies, conducting escrow with unlicensed individual producers
No Violations			x				x																				Alleged no office in Utah
Employee Terminated										x																	Has employee who is dual licensed
No Violations							x																				Alleged unlicensed activity
No Violations							x																				Alleged unlicensed activity
No Violations							x																				Alleged unlicensed activity
No Violations							x																				Alleged unlicensed activity
PriLOA																											Alleged unlicensed activity
No Violations			x				x																				Alleged no office in Utah
No Violations							x						x														Alleged delay in depositing funds
Audit/no issues																											
No Violations						x	x																				Alleged unlicensed activity
Unfounded												x															Alleged missapropriation of funds
Referred to Fraud																		x									Complainant told that all liens on property would be paid off
No Violations							x																				Alleged unlicensed activity
Audit/no issues																											Audit
Audit/no issues																											Audit
No Violations							x																				Alleged unlicensed activity
No Violations							x																				Alleged unlicensed activity
PriLOA																											Alleged unlicensed activity
No Violations							x																				
No Violations							x																				
No Violations							x																				
New Employee trained										x																	
No Violations							x																				
Audit Completed										x															x		No Underwriter appointed/Audit

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	31A-2-202; repts. & replies	31A-4-102; qualified insurers	31A-14-211; foreign title insurers	31A-15-102; unauth. title	31A-20-110; unauth. insurers rules	31A-23a-103; underwriting	31A-23a-103; req. of license	31A-23a-107; character termination	31A-23a-111; license	31A-23a-112; lic. probation	31A-23a-204; special req.	31A-23a-302; agency desig. marketing	31A-23a-402; unfair	31A-23a-406; title escrow	31A-23a-409; trust funds	31A-23a-411.1; prem. proc.	31A-23a-412; records	31A-23a-413 annual report	31A-23a-503; controlled bus. act	31A-31-103; fraudulent bus. ins.	R590-99; unfair title practices	R590-190; unfair marketing sltmt.	R590-206; unfair claims	R590-216; information privacy	R592-3; privacy standards	R592-4; escrow charges filing	Referred to Criminal Stds.	
E-Case #3871						x																						Alleged unlicensed activity
Audit completed																										x		Audit
Audit Completed																										x		Audit
Audit Completed																										x		Audit
E-Case #3866						x																						Dual License
combined with I-case 68512						x																						Dual License
Audit Completed																										x		Audit
No Violations											x																	No agency association
E-Case #3872											x																	Agent no associated to agency
No Violations																												Geo Survey not shown on title report
PriLOA																												Alleged unlicensed activity
No Violations											x																	Alleged unlicensed activity
No Violations											x																	Alleged unlicensed activity
No Violations											x																	Alleged unlicensed activity
E-Case #3878																										x		Audit
Audit/no issues																										x		Audit
No Violations											x																	Alleged unlicensed activity
Publication removed												x																Alleged advertising with a client
Publication removed													x															Alleged advertising with a client
Publication removed													x															Alleged advertising with a client
Publication removed													x															Alleged advertising with a client
Publication removed													x															Alleged advertising with a client
Publication removed													x															Alleged advertising with a client
Publication removed													x															Alleged advertising with a client
information was removed																		x										using an unapproved name
information was removed																		x										using an unapproved name
item was removed												x																supplying items of value at a clients event
No Violations																				x								signing policies without examining
trained new employee												x																charged less than filed rates
No Violations																				x								less and excepted part of the legal description
No violations																							x					sharing consumer information with investment company
No Violations																				x								Wrong legal description insured
No Violations												x																Alleged unlicensed activity



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No Violations										x																	Alleged unlicensed activity
No Violations																								x			Title co. owes refund to seller
No Violations										x																	Alleged unlicensed activity
seller filed lawsuit											x																conducted closing and didn't clear title or issue policy
PriLOA										x																	Advertising in a publication of a client
No Violations					x																						Alleged unlicensed activity
NoViolations					x																						Alleged unlicensed activity
No Violations					x																						Alleged unlicensed activity
No Violations					x																						Alleged unlicensed activity
No Violations					x																						Alleged unlicensed activity
No Violations											x																Lien not paid off
Filed small claims suit												x															Escrowed funds not released
agency dissolved												x															Agency didn't forward funds/forms to IRS
No Violations																		x									Attempt to cloud title
No Violations					x																						Alleged unlicensed activity
No Violations					x																						Alleged unlicensed activity
No Violations																		x									Recorded NOI on relatives property
No Violations					x																						Alleged unlicensed activity
opened E-Case																											Unlicensed activity, no office in utah
No Violations					x																						Alleged unlicensed activity
company paid claim																				x							Unfair claims handling
No Violations					x																						Alleged unlicensed activity
No Violations					x																						Alleged unlicensed activity
PriLOA																			x								cosonsored an event of a client
No violations																			x								cosponsor an event of a client
No Violations																			x								discrepancy in legal
No Violations																			x								Insured over NOI
No Violations					x																						Alleged unlicensed activity
NoViolations					x																						Alleged unlicensed activity
No Violations												x															Escrowed funds not disbursed properly
No Violations																											
No Violations																				x							Discrepancies in legal
No Violations					x																						Alleged unlicensed activity
No Violations					x																						Alleged unlicensed activity
No Violations									x																		Escrow funds not disbursed properly
No Violations									x																		Escrow funds not disbursed properly
PriLOA																								x			Desktop Audit
No Violations																											Desktop Audit
In litigation																											Title Co won't provide earnest \$ to seller
Audit Closed																											Cosponsoring an event of a client/providing gifts
No Violations																											Alleged recording error
Satisfied																											Missed lien in closing
No Issue Audit																								x			Desktop Audit
No Issue Audit																								x			Desktop Audit
Educated Marketer																x											Alleged unfair inducement

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Branch Address incorrect													X															Failure to report branch offices
Client made whole																												Alleged Agency holding Escrow Funds/bounced check
E-Case 3946					X																							Alleged unlicensed activity
No Business Conducted						X																						Alleged unlicensed activity
No Business Conducted						X																						Alleged unlicensed activity
No Business Conducted						X																						Alleged unlicensed activity
No Business Conducted						X																						Alleged unlicensed activity
Issue Resolved																												Alleged Co-Habitation

Title Insurance Investigations Open/Closed

	Opened	Closed		Opened	Closed		Opened	Closed
January	6	4	January	6	19	January	12	5
February	5	5	February	2	6	February	17	11
March	14	13	March	11	7	March	7	10
April	22	26	April	11	5	April	12	7
May	1	11	May	3	4	May	10	19
June	2	11	June	21	6	June	15	20
July	0	4	July	11	18	July	13	9
August	8	6	August	21	25	August	3	3
September	11	12	September	6	4	September	14	8
October	12	13	October	18	4	October	12	11
November	5	10	November	22	16	November	3	3
December	9	10	December	6	10	December		
Totals for 2011	95	125	Totals for 2014	138	124	Totals for 2017	118	106
January	15	9	January	1	17			
February	15	13	February	10	15			
March	12	15	March	1	1			
April	8	3	April	9	10			
May	20	21	May	8	8			
June	13	19	June	11	11			
July	17	17	July	1	0			
August	17	10	August	13	14			
September	3	11	September	5	3			
October	5	17	October	8	8			
November	20	12	November	9	6			
December	13	13	December	10	8			
Totals for 2012	158	160	Totals for 2015	86	101			
January	2	10	January	6	8			
February	15	8	February	8	9			
March	16	19	March	3	13			
April	5	7	April	6	7			
May	5	9	May	12	15			
June	13	4	June	1	6			
July	8	15	July	10	0			
August	3	4	August	3	6			
September	10	13	September	5	4			
October	11	9	October	4	2			
November	20	11	November	7	9			
December	14	9	December	13	4			
Totals for 2013	122	118	Totals for 2016	78	83			

**Title Insurance Consumer  
Open and Closed Per Month Report**

	Open	Closed		Open	Closed
January	2	1	January	0	0
February	1	1	February	0	0
March	1	0	March	0	0
April	0	1	April	0	0
May	0	0	May	1	0
June	0	0	June	2	1
July	0	0	July	1	1
August	0	0	August	0	0
September	0	0	September	0	0
October	0	0	October	0	1
November	0	0	November	2	2
December	0	0	December	2	3
<b>Total 2011</b>	<b>4</b>	<b>3</b>	<b>Total 2015</b>	<b>8</b>	<b>8</b>
January	0	0	January	0	0
February	0	0	February	1	0
March	0	0	March	2	0
April	1	0	April	1	2
May	0	0	May	0	0
June	0	1	June	2	1
July	0	0	July	0	0
August	0	0	August	1	1
September	0	0	September	0	0
October	0	0	October	0	0
November	0	0	November	0	0
December	0	0	December	0	0
<b>Total 2012</b>	<b>1</b>	<b>1</b>	<b>Total 2016</b>	<b>7</b>	<b>4</b>
January	0	0	January	0	0
February	0	0	February	0	1
March	0	0	March	0	0
April	0	0	April	0	0
May	1	0	May	0	0
June	0	0	June	0	0
July	0	1	July	0	0
August	0	0	August	1	0
September	0	0	September	0	1
October	0	0	October	1	0
November	0	0	November	0	0
December	0	0	December		
<b>Total 2013</b>	<b>1</b>	<b>1</b>	<b>Total 2017</b>	<b>2</b>	<b>2</b>
January	0	1			
February	0	5			
March	1	0			
April	1	2			
May	0	0			
June	0	1			
July	0	0			
August	0	1			
September	0	0			
October	1	0			
November	0	1			
December	0	0			
<b>Total 2014</b>	<b>3</b>	<b>11</b>			

## Title Insurance Consumer Complaints

### Open and Closed Consumer Complaint Summary Report

Case #	Date Open	Date closed	Complaint	CSA	Results
58109	1/25/2010	2/25/2010	HO premium not paid at closing	Meldee	JUSTIFIED
58202	2/22/2010	2/22/2010	title complaint, feels title company didn't uncover/disclose hazards for clear title and sale of home - flood insurance requirements	Sandy	UNJUSTIFIED
58434	5/19/2010	8/19/2010	Condo Ins not pd at closing	Meldee	UNJUSTIFIED
58624	8/10/2010	8/10/2010	Mechanicsliens recorded on property after closing	Sandy	Withdrawn
58832	11/8/2010	11/16/2010	Title agency did not the seller's delinquent dues paid	Meldee	UNJUSTIFIED
58852	11/15/2010	2/9/2011	Lender complaint. Trust deed not recorded	Meldee	UNJUSTIFIED
58865	11/18/2010	12/9/2010	not supplying title ins or deed to the property	Sandy	UNJUSTIFIED
59045	1/3/2011	1/10/2011	Liens were not cleared at closing	Sandy	UNJUSTIFIED
59067	1/6/2011	2/9/2011	Trust Deed not recorded	Meldee	UNJUSTIFIED
59162	2/1/2011	2/1/2011	Property not recorded properly by agent	Meldee	JUSTIFIED
59272	3/7/2011	4/26/2011	title complaint	Meldee	UNJUSTIFIED
60778	4/20/2012	6/12/2012	Claim Delay	Meldee	UNJUSTIFIED
62236	5/1/2013	7/25/2013	title co. issued deed conveying property which had leagly passed to complainant without notice.	Tammy	Info Not Rec'd
63398	3/7/2014	4/30/2014	Liens not cleared	Tammy	No Jurisdiction on Title Co, Insurer position upheld
63660	4/29/14	4/30/14	Failure to release Funds in Escrow	Tammy	UNJUSTIFIED
63833	6/9/2014	8/7/2014	Alleged overchging of fees	Tammy	UNJUSTIFIED
64471	10/9/2014	11/5/2014	Did not receive copies of closing docs.	Tammy	Consumer received copies
65362	5/5/2015	6/10/2015	Alleged abusive tactics by title agency owner, fiduciary issues	Tammy	UNJUSTIFIED
65518	6/11/2015	6/17/2015	Alleged Fiduciary Violation by releaseing funds held in escrow without authorization	Tammy	Insufficient Info, lack of jurisdiction
65595	6/30/2015	7/1/2015	Claim made on damage to home \$7000, actual repair \$150, Deductible \$550	Tammy	No Jurisdiction
65707	7/28/2015	10/30/2015	Alleged falsification in the recordation of documents with and for the Millard County recorder's office and its employees.	Tammy	Insufficient information
66220	11/23/2015	12/16/2015	Unclear title issues	Tammy	UNJUSTIFIED
66324	12/11/2015	12/16/15	Commission questions	Tammy	Question of Fact
66758	2/19/2016	4/15/2016	Right of Way issues	Tammy	Company upheld
66968	3/22/2016	4/28/2016	Cloud on Title	Tammy	No Violation
67090	4/15/2016	4/28/2016	Alleged Fraud/Forgery	Tammy	No Jurisdiction
67343	6/15/2016	8/2/2016	Possible Recording Error	Tammy	Insufficient Info
67390	6/24/2016	6/30/2016	Fraud by borrower in a real estate transaction	Tammy	No Jurisdiction
67671	8/23/2016	2/14/2017	Balance of funds taken without authority	Adam	Settled in court
69704	9/3/2017	9/3/2017	Failure to record	Adam	Opened I-case 69739
70001	10/31/2017		Failed to cure Lis Pendens on property	Adam	



E-Case #	Date Opened	Recommended Action	Repeat Offense	Prior Offense	Action taken	Action Date	Closed Date
3730	2/19/16	Default Order	NO		Default Order T&E Committee Default Revocation mailed	4/21/2016	5/17/2016
3731	2/22/16	\$6,500 Informal Order			Informal mailed Pd Invoice	2/25/2016 3/7/2016	3/7/2016
3742	3/14/16	\$3,000 Stip and Order	yes		Stip and Order sent to AG Concurred by T&E/Stip&Order sent Pd Forfeiture	3/14/2016 4/11/2016 5/16/2016	5/26/2016
3753	3/21/16	\$1,500 Informal Order	yes	2014	To ALJ Informal sent with invoice Payment Rec'd	3/28/2016 4/26/2016	4/26/2016
3774	5/9/16	\$500	No		Offer Letter sent Stip & O to AG Pd Forfeiture	7/20/2016 8/12/2016 9/27/2016	9/27/2016
3776	5/13/16	\$1000 + \$375 Informal Order	No		Informal Mailed Closed Forfeiture PD	5/13/2016 6/27/2016	6/30/2016
3777	5/13/16	\$1,000 Informal Order 24 Mos Probation	Yes	2014	Informal Mailed Paid	5/13/2016 5/24/2016	5/24/2016
3778	5/13/16	\$2750 & \$375 Informal Order 24 Mo Probation	Yes	2013, 2014	Informal Mailed Surrender in Lieu requested Surrender in Lieu signed	5/13/2016 5/23/2016	6/6/2016
3779	5/13/16	\$1,000 Informal Order	No		Informal Mailed Withdrew action	5/23/2016 6/20/2016	6/20/2016
3780	5/13/16	\$1,000 Informal Order	No		Informal Mailed Closed Forfeiture PD	5/23/2016 6/28/2016	6/30/2016
3788	6/14/16	\$1,000 Informal Order	No		Informal Mailed	6/15/2016	8/2/2016
3822	8/31/16	\$20,000/24 Mo Probation Findings of Fact Conclusion of Law & order	No		Sent to AGs for Complaint Invoice Mailed Payment Rec'd	9/1/2016 7/3/2017 7/13/2017	7/13/2017
3823	8/31/16	Stip & Order	No		Conference by phone	9/6/2017	
3823	9/6/16	\$1,500 Stip and Order	No		Sent to AGs for Drafting Invoice mailed Second Req for pmt	9/6/2016 10/17/2016 12/1/2016	12/1/2016
3824	9/6/16	\$1,500 Stip and Order	No		Sent to AGs for Drafting Invoice mailed Payment Rec'd	9/6/2016 10/17/2016 12/15/2016	12/15/2016
3845	12/19/16	\$63,995 Stip and Order	No		Sent to AGs for Drafting Invoice Mailed Payment Rec'd	12/19/2016 10/17/2016 3/23/2017	3/23/2017
3871	3/14/17	\$3,000 Stip and Order	No		Sent to AGs for Drafting Invoice Mailed Payment Rec'd	3/14/2017 4/3/2017 5/8/2017	5/8/2017
3866	3/1/17	\$2,000 Stip and Order	No		Sent to AGs for Drafting Invoice Mailed Payment Rec'd	3/1/2017 4/3/2017 4/26/2017	4/26/2017
3872	3/16/17	\$1,000 Stip and Order	No		Sent to AG's for Drafting Invoice Mailed Payment Rec'd	3/16/2017 5/8/2017 5/15/2017	5/15/2017
3878	4/10/17	\$1,500 Stip and Order	No		Sent to AG's for Drafting Invoice Mailed Payment Rec'd	4/15/2017 5/8/2017 5/15/2017	5/15/2017

E-Case #	Date Opened	Recommended Action	Repeat Offense	Prior Offense	Action taken	Action Date	Closed Date
3887	6/1/17	VOIDED	Yes	2016	Informal Mailed	6/9/2017	
					Voided		
3891	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3893	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Paid Invoice	6/22/2017	
							6/22/2017
3896	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Paid Invoice		
							7/10/2017
3897	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3904	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3906	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
						6/21/2017	
							6/21/2017
3907	6/1/17	VOIDED	No		Informal Mailed	6/9/2017	
					Voided		
3912	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Invoice Paid	7/10/2017	
							7/10/2017
3888	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Invoice Paid	6/15/2017	
							6/15/2017
3900	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Invoice Paid	6/15/2017	
							6/15/2017
3898	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Invoice Paid	6/26/2017	
							6/26/2017
3889	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Invoice Paid	6/12/2017	
							6/12/2017
3872	6/1/17	Informal Order \$1,000	No		Informal Mailed	6/9/2017	
					Invoice Paid	5/15/2017	
							5/15/2017
3913	6/1/17	Public Letter of Admonition	Yes		Letter Mailed	6/5/2017	
							6/13/2017